

Take a few moments today to determine if you have enough insurance coverage to protect the people that are important to you. Complete the Life Insurance Planner to figure out how much insurance you may need.

## A

### BASIC MONTHLY EXPENSES

These are the everyday expenses that your family has to meet. Decide how many years you would want your insurance to cover these expenses. Then, multiply the Annual Expenses by that number of years.

**Monthly Expenses** (Consider expenses such as Mortgage Payment\*/ Rent, Household Living Expenses, Child Care) . . . . .

\$

**Basic Annual Expenses (Monthly Expenses X 12)** . . . . .

\$

**Number of Years You Want These Expenses Covered** (It could be 5, 10, 15 years or more)

**Total Basic Expenses (Annual Expenses X Number of Years)**

\$  **1a**

### ADDITIONAL EXPENSES TO PLAN FOR

These are additional costs you and your family may have been planning for, so you may want to consider these as well.

**Future Expenses** (Consider expenses such as College Tuition, Child(ren)'s Wedding(s), Personal Funeral Expenses, Elder Care for Parents) . . . . .

\$  **2a**

### OUTSTANDING DEBT

These are committed costs you may wish to pay off in full to protect your family from this burden.

**Outstanding Debt** (Consider Remaining Mortgage, Credit Card Bills, School or Auto Loans) . . . . .

\$  **3a**

**TOTAL EXPENSES (1a + 2a + 3a)** . . . . .

\$  **A**

## B

### AVAILABLE ASSETS

**Assets** (Consider Savings [Bonds, Stocks etc.], Employer Savings Plan, Equity in Your Home, Current Employer-Paid and/or Other Individual Life Insurance) . . . . .

\$  **B**

## C

This is the amount of life insurance coverage you may need to provide adequate insurance protection for your family.

**TOTAL COVERAGE NEEDED ( A - B = C )** . . . . .

\$  **C**

Now that you've determined your life insurance needs, please review your Coverage Options and calculate your monthly costs for this level of coverage.

\*If you wish to pay off your mortgage, do not enter the monthly expense in this section. You should enter this information under the Outstanding Debt section.

Be sure to take into account any income from your spouse that can be used towards these expenses, as well as any existing life insurance coverage you may have. **DON'T FORGET**, your calculation is based on today's costs and doesn't account for inflation or changes in annual earnings. We recommend that you review your coverage periodically — even annually — to ensure that your family's needs will be met now and in the future.

# MetLife®

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